

[2022...it's a WRAP*](#)

As another productive work year draws to a close for Team UP, we can celebrate the holidays knowing we've helped many people overcome disaster recovery and insurance challenges in 2022 and been an effective champion for consumers on many fronts. Through our work with elected officials and in courts, we've helped get new consumer protection laws passed and fought hard to defend and enforce existing ones. And through our [*WRAP](#) initiative and national collaboration with insurance regulators and risk reduction experts, we're helping people and communities be more resilient to extreme weather events and earn premium discounts for fortifying homes.

To all our volunteers, donors, sponsors and friends, we thank you for your support and engagement and wish you a happy and healthy new year!



[Click here to view our 2022 program highlights](#)

The information presented in this publication is for general informational purposes and is not a substitute for legal advice. If you have a specific legal issue or problem, United Policyholders recommends that you consult with an attorney. Guidance on hiring professional help can be found in the "Find Help" section of www.uphelp.org. United Policyholders does not sell insurance or certify, endorse or warrant any of the insurance products, vendors, or professionals identified on our website.

Source: <https://uphelp.org/2022-its-a-wrap/> Date: April 1, 2025

Roadmap to Recovery^(R)



After losing her Louisville, Colorado home in the 2021 Marshall Fire and using our Roadmap to Recovery services, Lisa Hughes (center) joined [Team UP](#) and became UP's liaison to her community. This month she broke ground on her new home. Congratulations, Lisa!

UP hosted over 50 [Roadmap to Recovery events](#) this past year for disaster-impacted households in CA, CO, FL & OR including in person and online seminars, pro bono financial and insurance legal help clinics, Q&A forums, and Survivor to Survivor emotional support forums.

"Thank you for last night's 'Navigating Your Dwelling Claim' webinar...We'd just received the insurance company's 99 page estimate and I was making myself sick determining next steps. UP provided such pertinent information - what timing! I cannot tell you how relieved I feel now having a path forward. Heartfelt thanks for all you do."

- Marsha Thines, 2021 Marshall Fire Survivor

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Roadmap to Preparedness



UP volunteer Rick Pero at the launch of the Institute for Business and Home Safety's "Wildfire Prepared Home" insurance discount program in his hometown, Paradise, CA.

Through our presentations, publications and advocacy work, UP is helping homeowners deal with [reduced coverage options](#), [increasing premiums](#), and [turbulence](#) in the insurance ecosystem. In addition to hosting over 50 preparedness and resiliency presentations this year, we are working hard to get insurers to give mitigation [discounts](#) in Western states.

"UP has been enormously helpful in navigating the insurance roadmap and surviving this painful loss."

- Jeff Faraday, 2020 California "Creek" Wildfire Survivor

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Advocacy and Action



In 2022, UP continued to work closely with Federal and State public officials and agencies, legislators and insurance regulators to problem-solve for consumers and strengthen existing protections. [UP presented by invitation before the U.S. Congress, the CA, CO and OR legislatures](#) and [insurance regulators](#).

UP's expertise was referenced over 90 times in the [media](#) including articles in the NY Times and the Wall Street Journal and [radio](#) and TV broadcasts on ABC, CBS and [Fox News](#). With help from our powerful network of expert policyholder [attorney volunteers](#), we filed [36 Amicus "friend of the court" briefs this past year](#) and contributed to numerous pro-policyholder outcomes and legal precedents. In addition to fighting to uphold the reasonable expectations of insureds, we exposed anti-consumer changes in the products insurers are selling and [how they're currently handling claims](#).

"When it comes to advising families we serve on who they can trust when it comes to insurance advocacy, there is only one partner we trust that will care as much as we do. That partner is United Policyholders!
- Kevin Cox, CEO & Founder, Hope Crisis Response Network

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Thank you donors and funders

Thanks to support from our charitable foundation partners, Find Help Sponsors, event sponsors and individual and corporate donors, UP continued to provide hands-on and online problem-solving help to thousands of consumers and served as an effective advocate for fair insurance practices in all 50 States throughout 2022.

Special thanks to our funders:

- California OES – Listos California Statewide Grant (LS) Program
- California Resilience Challenge in partnership with the San Diego County Office of Emergency Services
- Community Foundation Boulder County – Boulder County Wildfire Fund
- Fannie Mae
- Foundation for Financial Planning
- Golden State Finance Authority
- Hersher Family Foundation Inc.
- Medtronic
- North Valley Community Foundation – North Complex Fire
- Kralowec Law, P.C. (Cy Pres donor)
- Rural County Representatives of California
- Saint Bernard Project
- Shippy Foundation
- Solano Community Foundation
- The Fire Response Fund at Community Foundation Santa Cruz County
- United Church of Christ
- United Way of Larimer County
- Ventura County Community Foundation – Hill-Woolsey Mid to Long Term Relief Fund
- Wertheimer Family Foundation

**Thank you for helping our organization make a BIG impact in 2022.
Your support allows us to continue educating, advocating and empowering the insured in all
50 States and the District of Columbia.**

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